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# Ontario Benefits For Senior Citizens



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Ministry of  
Community and  
Social Services

Under the Ontario Government's Programs for the Elderly, you may qualify for many important additional financial benefits. The purpose of this brochure is to outline these benefits; to tell what they are, who is eligible and how to apply for them.

This booklet will provide you with an idea of the many forms of assistance given by the Government of Ontario to our Senior Citizens.

If you have any questions about GAINS or tax credits, write the Ministry of Revenue, Queen's Park, Toronto, Ontario.

For other programs contact your nearest office of the Ministry of Community and Social Services.

# Ontario Guaranteed Annual Income System

Under this program (known as GAINS), Ontario guarantees its pensioners a basic monthly income. The current income guarantee is \$282.96 a month.

## Who is Eligible?

All persons resident in Ontario for the past year who are over 65 years of age are eligible for GAINS if they:

- have limited private income; and
- are eligible to receive the Old Age Security Pension and the Guaranteed Income Supplement.

## How to Apply

There is no need to apply directly for the GAINS program: an application for the Federal Guaranteed Income Supplement (GIS) also serves as an application for GAINS. Once eligibility for GIS is established, an application for GAINS is *automatically* processed. If private income is less than the established limits, a cheque for the appropriate amount will be mailed each month. It should be remembered that to maintain eligibility, recipients *must* complete the GIS renewal applications that are sent each year.

Application for Old Age Security should be made approximately six months before the 65th birthday. Application forms are available from the local post office.

# **Ontario Tax Credits**

This program embraces Pensioner Tax Credits, Property Tax Credits and Sales Tax Credits.

**The Pensioner Tax Credit** provides an annual credit of \$110 to every couple or individual over the age of 65, living in Ontario.

**The Property Tax Credit** provides an annual credit to offset property taxes or rent.

**The Sales Tax Credit** provides an annual credit based on personal exemptions, to offset Provincial Sales Tax paid during the year.

## **Who is Eligible?**

### **Pensioner Tax Credit**

Persons over 65 years of age. For married couples where both are over 65, only the spouse with the higher taxable income may claim this credit.

Persons over 65 years are eligible even if they do not normally file an income tax return.

The credit may also be claimed for a deceased person who was 65 years at the time of death. In addition, if over 65 years, the surviving spouse may also claim the credit separately.

## **Property Tax Credit**

Ontario residents paying property tax or rent are eligible.

In the case of married couples only one spouse, the one with the higher taxable income, can claim the credit.

The credit can be claimed only for the principal residence and not for secondary residences, e.g. summer cottages, etc.

Residents of senior citizens' housing units, nursing homes, rest homes, etc., are eligible for the credit, using the rent they actually pay.

## **Sales Tax Credit**

All Ontario residents, except those claimed as dependents, are eligible for the sales tax credit. The credit is based on personal exemptions, therefore the elderly receive an additional benefit because the special exemption for those over 65 years is included in the calculation.

As with the other types of credits, residents of nursing homes, senior citizens' housing, etc., are all eligible.

## **How to Apply**

To claim the above tax credits, you must fill out the special mauve-coloured tax credit form which comes with the tax form, and file it together with the income tax return, even if you have no taxable income.

Tax forms are sent out automatically if you filed a tax return last year, or they can be obtained either at the post office or your nearest Federal District Taxation Office.

# **Ontario Municipal Tax Relief**

This program provides Ontario Government funding enabling municipalities to provide people 65 or over with credit against taxes imposed on residential or farm property.

## **Who is Eligible?**

To be eligible for this assistance a person must be 65 years of age or more, or become 65 during the year of application, and use the property as his or her personal residence, and be the owner, or the husband or wife of the owner of the property. This assistance is cost-shared at 100% by the Province. This program is, in effect, a cumulative interest-free loan of up to \$150.00 per year, normally to be repaid only when the home changes owners.

## **How to Apply**

Applications are available from the treasurer of each municipality, and must be submitted by December 31st of the year for which application is made.

# **Ontario Hospital Insurance Plan Premium Assistance**

Every resident of Ontario, aged 65 or over, is eligible for *free* OHIP coverage, regardless of income.

## **Who is Eligible?**

All persons who have lived in Ontario for at least 12 months and are 65 or over, are eligible for OHIP Premium Assistance. Free health coverage under the program is also extended to the spouse of the recipient and any dependent children.

## **How to Apply**

Application forms are available from OHIP District Offices, and should be returned to OHIP in the month in which the 65th birthday occurs. Once Premium Assistance has been granted there is no need to re-apply.

# **Ontario Drug Benefit Plan**

Individuals in Ontario who are over 65 years of age are eligible to receive any prescription drug listed in Ontario Drug Benefit Formulary free of charge.

## **Who is Eligible?**

All persons in Ontario who are eligible for OAS are also eligible for prescription drugs under the Ontario Drug Benefit Plan. Also, if you are over 65 years of age and have lived in Ontario 1 year.

## **How to Apply**

There is no need for a separate application to be made. The month after the first OAS cheque is received, a Senior Citizen's Privilege Card will automatically arrive in the mail. This card may be used with a physician's prescription at most pharmacies to receive free drugs. If the physician prescribes a drug which is not listed in the Formulary, authorization *may* be given. Persons eligible, but who do not receive OAS, may apply separately to the Ministry of Health.

# **Provincial Social Assistance**

For the needy, aged persons in Ontario who are not eligible for OAS/GIS, or who have dependents not covered by those programs, provincial legislation provides two support systems, Family Benefits and General Assistance.

## **Who is Eligible?**

### **For Family Benefits**

Persons who are *not* eligible for OAS/GIS, or who do receive OAS/GIS, but have dependents, may be eligible for Family Benefits.

### **For General Assistance**

Persons who are either short term emergency recipients waiting for an application to be processed for entry into another program; or are needy OAS/GIS recipients with a spouse less than 60 years of age.

## **How to Apply**

Family Benefits allowances are delivered by the province, and inquiry should be made at the nearest office of the Ministry of Community and Social Services. Arrangements can be made for a field worker to take an application in your home.

General Assistance is provided by the municipal social services department of the Ontario Government.

# **Supplementary Aid For Seniors**

Supplementary Aid, with costs shared by the Ontario Government, may be provided at the discretion of individual municipalities, to help meet the cost of fuel, shelter and other extraordinary needs.

In 1973, Ontario removed the ceiling on the amount of money municipalities may spend on items of extraordinary need and still receive provincial cost sharing for the item purchased. Many needy pensioners in Ontario benefited from this reform.

## **Who is Eligible?**

Supplementary Aid is available to recipients of governmental benefits, such as Old Age Security.

The provision of supplementary aid is discretionary and the municipality could apply additional eligibility criteria considering the assets, income and expenses of the applicant.

## **How to Apply**

The elderly should contact their local social services offices.

# **Ontario Charitable Homes for the Aged**

The Province approves, and provides capital grants for the creation of Charitable Homes for the Aged. In addition, it subsidizes the operating deficit incurred on behalf of needy residents.

## **Who is Eligible?**

Anyone requiring care in a residential setting may apply for admission to a charitable facility as an alternative to care in a municipal home for the aged. Some Charitable Homes specialize more in services to certain religious or ethnic groups, while others offer less specialized services. Some are licenced to provide Nursing Care under the Extended Care Program.

The ability of residents to meet the daily rates of the home is determined. The charge levied to needy residents is limited to income in excess of \$45.00 per month and other financial resources above limits determined by the home.

## **How to Apply**

Charitable Homes for the Aged usually have established their own admissions procedures. Interested persons may contact directly the Home of their choice.

# **Ontario Municipal Homes for the Aged**

Provincial legislation provides that every municipality establish and maintain a home for the aged, or enter into an agreement with other municipalities to establish and maintain joint Homes for the Aged. Many of these Homes provide additional services to the community, for example, meals on wheels.

In addition to the normal 50% funding of the cost of establishing a Home, the Government of Ontario provides 70% funding of the operating deficit for residential care and up to 100% of the cost of extended care benefits.

## **Who is Eligible?**

Generally, persons over the age of 60, or under 60 but with special circumstances, may be admitted to a Home. All but a few Homes provide both residential and extended care.

The ability of residents to meet the daily rates of the Home is determined. The charge levied to needy residents is limited to income in excess of \$45.00 per month, and other financial resources above limits determined by the Home.

## **How to Apply**

Application should be made directly to the Home for the Aged in your municipality of residence.

# Ontario Senior Citizens' Assisted Rental Housing

There are now about 46,000 senior citizen housing units in the province.

Through the rent-geared-to-income feature of the program, rents are approximately 20% of income and are considerably below current market rents in the private sector.

Apartment units to which this scale applies are located in OHC senior citizen projects. In addition, under the rental supplement program, OHC enters into agreements with private landlords, including municipal and private non-profit corporations, whereby OHC becomes responsible for the difference between going market rents and the rent-geared-to-income charged to the tenant.

## Who is Eligible?

To be eligible for the special senior citizen's rent scale, a person must be aged 60 years or over. In the case of a couple, only one spouse needs to be 60 years or over.

Admission to these seniors' units is based on 'housing points'. These housing points measure an individual's need for assisted housing relative to other applicants, and are determined according to income, assets, health and present living arrangements.

## How to Apply

In most areas of the Province OHC operates its projects directly, or through local housing authorities. These offices also administer the rental supplement program.

In some areas, notably Metropolitan Toronto, municipal governments are also involved in administration of senior citizens dwellings, either directly or through non-profit corporations.

# Ontario Nursing Home Care

Since 1972 Ontario has provided the insured service concept for health care to cover less intensive levels of care usually received in Nursing Homes.

## Who is Eligible?

Persons assessed by their attending physicians as requiring a certain amount of assistance in the activities of daily living and/or requiring medical attention of a specified level, are eligible for the benefit after one year residence in the province of Ontario.

## How to Apply

Persons about to enter a Nursing Home or Home for the Aged, who feel they may qualify for extended care, may ask their attending physician to indicate their present condition on an application for extended care service form.

Once the application has been processed, the Ministry of Health notifies the applicant of its decision. Successful applicants are provided with the necessary documentation to proceed with admission to an extended care bed in the Nursing Home or Home for the Aged of his choice.

# Satellite Home Care

Satellite Homes are smaller, community-based residences for the aged, operated in association with Municipal Homes for the Aged. This program provides the benefits of living in a more community-based setting, while at the same time having access to the services of a Home for the Aged.

## Who is Eligible?

Generally, the eligibility is the same as that of the Municipal Home for the Aged which operates each satellite. Those residents most likely to benefit from this type of living are usually considered for Satellite Home Care.

## How to Apply

Application should be made to the Municipal Home for the Aged which is responsible for the Satellite Home. The regular application procedures for the parent Municipal Home will be applied.

# Vacation Care Programs for the Aged

Vacation Care ensures that short-term needs for residential care do not contribute to unnecessary long-term care. An aged person may spend brief periods of time in the home, usually while relatives are away on holidays, or to become familiar with the Home.

## Who is Eligible?

If the vacationer is unable to pay the full daily rate of the Home, the Province and the Municipality subsidize the cost.

## How to Apply

Interested parties need only apply to any Municipal Home which offers the program. The applicant must complete all the regular forms for admission to the Home.

# Ontario Elderly Person's Centres

An Elderly Person's Centre is all or part of a building in which social and/or recreational services are provided to seniors on a daily basis. Programs offered through Elderly Person's Centres may include:

- recreational programs (e.g., senior citizens clubs)
- meals-on-wheels
- homemakers services
- volunteer visiting.

## Who is Eligible?

Generally, any senior citizen is eligible for recreational programs offered in Elderly Person's Centres. (There may be a membership fee and charges for certain activities).

Social services, such as meals-on-wheels and homemakers are also available to seniors, although a social assessment may be required, based on the centre's determination.

## How to Apply

No application is necessary.

Senior citizens may directly contact a centre in their community.

Information regarding the services provided by Elderly Person's Centres is also available through Community Agencies or the Senior Citizen's Branch – Office on Aging of the Ministry of Community and Social Services, Queen's Park, Toronto, Ontario.

# **Homemakers' and Nurses' Services**

The program provides a wide range of services for the elderly. The services of a homemaker are provided for the elderly, ill, handicapped or convalescent to help them remain living in their own homes. The services of a nurse to make home visits are provided under similar circumstances but require certification by a physician. The Red Cross, Victorian Order of Nurses and similar service organizations normally provide in-home care provided under this program.

## **Who is Eligible?**

To receive subsidized services, the applicant's assets, income and expenses are considered to determine eligibility and also the contribution they can afford to make to the cost of the homemaker/nursing service.

## **How to Apply**

The elderly may apply directly to the local social services offices, or a referral may be made on their behalf by such service associations as Red Cross, or the Victorian Order of Nurses.

# **Ontario Home Care Program**

The home care program, financed by the Ministry of Health, is within reach of 98% of Ontario residents. The patient can receive services in the home, from such professionals as physiotherapists, speech therapists and occupational therapists. In addition, the services of a homemaker, up to a specified limit, are available.

## **Who is Eligible?**

Patients of any age may enter the Home Care program when the doctor specifies that at least one professional health service is required to either facilitate leaving the hospital or to delay or prevent entering the hospital. The professional services are covered by Health Insurance.

## **How to Apply**

There is no need for the patient to apply for Home Care services. The doctor determines the suitability of Home Care for the individual.

# Ontario Senior Citizen's Privilege Card

Since 1975, the Province has issued Senior Citizen's Privilege Cards to Ontario residents age 65 or more. This card entitles the senior citizen to free services such as the Ontario Drug Benefit Plan. It is also used as identification for reduced rates to certain recreational and cultural sites.

## Who is Eligible?

As with the Ontario Drug Benefit Plan, all persons who are eligible for OAS in Ontario receive an Ontario Senior Citizen's Privilege Card.

## How to Apply

The Ontario Senior Citizen's Privilege Card will arrive *automatically* in the month after the first OAS cheque is received.



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